



David Offen &lt;info@offenlaw.com&gt;

**Temple University Defaulted Student Loan Issue**

4 messages

**Angela Smith** <ms.angelasmith@yahoo.com>

Fri, Jan 24, 2020 at 9:37 AM

To: info@offenlaw.com

Good Morning David,

As per our conversation on 01/21/20 and your request, I am writing this email in hopes of getting clarification on this ongoing issue with Temple University. As I have stated previously, my "main and only question" is how could they have put my loan in a "Defaulted" status while I'm still under a bankruptcy? Unfortunately, I still have not gotten an answer and this whole situation is extremely frustrating. I feel as though this is illegal on Temple's part, and that they are being allowed to get away with it.

I was not even aware that this had occurred until I applied for a Master's Degree program last September at Strayer University. I do not recall receiving any correspondence from them regarding this, nor do I have any in my files. The admissions representative at Strayer informed me that I could not move forward in the application process until I received a default clearance letter from Temple in order to be able to apply for financial aid assistance. At this point, I was very confused and upset as to how this happened because I thought that I was not responsible to start repaying my student loans or putting them in deferment if I was still in school, until the bankruptcy was discharged. So, I went to the Bursar's office at Temple on 09/25/19 and met with Ms. Wright. She told me that although I was in a bankruptcy, I was still responsible for paying the loan, and since I didn't, they put it into default. My reaction was ???She also stated that they would not give me a clearance letter until the entire balance was paid off, which at that time was \$1,923.70. Additionally, she said my official transcripts could not be released until the debt was cleared as well. Lastly, she said I needed to contact her manager Ms. Shelly Hawkins for further information and gave me her email address and phone number. I told Ms. Wright that I would forward the information on to you and left the office more upset than when I got there.

At this point David, I really just DO NOT UNDERSTAND why Temple's attorney has not resolved this issue. Unfortunately, my plans to continue my education are on hold right now because I cannot apply for financial aid. And, even more concerning to me is, how can I apply for a repayment program or deferment after my discharge for ALL of my loans if I am in default on one of them already? Moreover, the default status is also another negative on my credit reports which makes matters worse because I already have the bankruptcy on there. Knowing that I have to rebuild my credit after the bankruptcy is discharged is one thing, but I should not have to be dealing with a defaulted student loan issue from Temple because that should never have happened.

So, I just do not know where I go from here, and how this can be properly resolved in order for me to move forward in the positive manner that I need to. David, I am at a standstill right now, and I would truly appreciate your help. Thank you for the assistance that you have already given me up to this point in this matter because this is very stressful. Overall, I truly feel as though Temple University did not honor the rules/law of the bankruptcy, and that just is not right.

I look forward to hearing from you soon and have a nice day.

Kind Regards,  
Angela

Sent from my iPhone

**Tiffany | Offen Law Firm** <tiffany@offenlaw.com>

Fri, Jan 24, 2020 at 10:06 AM

To: Angela Smith &lt;ms.angelasmith@yahoo.com&gt;

Wow I just left you a voice mail--thank you so much for sending all of this over.  
I am going to draft a Motion today and will send a copy over to you.  
Can you provide me with Ms. Wright's full name?

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Tiffany Tavella